



# September

## FREE PRELIMS PRACTICE

**Time Limit: 30 mins**

**Total Questions: 25**

1. With reference to the narrowing credit and deposit growth gap in Indian banks, consider the following statements:

1. An increase in fixed deposit interest rates has been a key factor in narrowing the gap between credit and deposit growth.
2. The RBI has warned banks against relying too much on short-term funding sources like Certificates of Deposit (CDs).
3. Slower growth in microfinance loans has contributed to the moderation in overall credit growth.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2, and 3

2. Consider the following regarding the role of microfinance institutions (MFIs) in India's economic recovery:

1. MFIs play a critical role in extending credit to underserved rural areas.
2. Rising non-performing assets (NPAs) in MFIs could hinder economic recovery in rural India.
3. The RBI report recommends a slowdown in MFI loan growth to prevent systemic risks.

Which of the above statements is/are correct?

- (a) 1 only
- (b) 1 and 2 only
- (c) 1, 2, and 3
- (d) 2 and 3 only





**3. Which of the following best explains the potential impact of rising special fixed deposit (FD) interest rates on India's inflation and growth targets?**

- (a) Higher interest rates on FDs could reduce household consumption, slowing down economic growth.
- (b) Rising FD interest rates are expected to increase private investment, leading to faster economic recovery.
- (c) Increased returns on FDs may lower inflation by increasing household savings.
- (d) The rise in FD rates could increase liquidity in the market, accelerating inflation.

**4. The Direct Tax Vivad Se Vishwas (DTVSV) Scheme, 2024, is expected to boost India's tax compliance and economic growth. Which of the following is a likely impact of this scheme?**

- (a) It will reduce tax-related litigation and enhance revenue collection.
- (b) It will simplify the GST framework to curb tax evasion.
- (c) It will offer tax incentives to corporates for infrastructure investments.
- (d) It will eliminate personal income tax for small taxpayers.

**5. With respect to inflation management in India, consider the following statements regarding RBI's recent policy stance:**

1. The RBI expects inflation to remain below its 4% target for the rest of FY 2024-25.
2. Stable international crude prices are expected to help control inflation in India.
3. Rising food prices, particularly in vegetables, could still pose a risk to inflation management in the short term.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2, and 3

**6. Consider the following statements about the Quad Summit 2024:**

1. The Quad countries agreed on a new joint venture to explore lithium reserves in Latin America.
2. They reiterated their commitment to a free and open Indo-Pacific region.
3. The summit saw the formal inclusion of South Korea as a permanent member.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 only
- (c) 1, 2, and 3
- (d) 2 and 3 only

**7. India recently hosted discussions with GCC countries on renewable energy cooperation. Which of the following was a key outcome of these talks?**

- (a) A joint agreement to build solar energy projects across the Middle East.
- (b) The establishment of a Green Hydrogen corridor between India and GCC countries.
- (c) A memorandum to share nuclear energy technology between India and UAE.
- (d) An agreement to invest in India's wind energy infrastructure.

**8. The International Bamboo and Rattan Organisation (INBAR) recently emphasized the importance of bamboo in climate change mitigation. Which of the following benefits of bamboo were highlighted during World Bamboo Day 2024?**





1. Bamboo is a fast-growing plant that can help sequester carbon at a higher rate than traditional forests.
2. Bamboo can be used as a sustainable alternative to plastic in packaging industries.
3. Bamboo plantations require significantly more water than traditional tree plantations.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1 only

**9. The World Bank recently reported on employment in export-related jobs in India. According to this report, which of the following factors contributed to a decline in low-skilled jobs in export sectors?**

- (a) Rising dominance of high-skill manufacturing in India's export portfolio.
- (b) Increased automation in the textile and apparel industry.
- (c) Shift in global demand from India to Southeast Asian countries.
- (d) India's focus on services sector exports instead of manufacturing.

**10. Which of the following was a major recommendation in the "Urban Policy Framework 2024" report to address the rural-urban continuum in India?**

- (a) Creation of a national urban employment guarantee scheme.
- (b) Promotion of inclusive cities through rural-urban linkages.
- (c) Imposing higher taxes on urban infrastructure development.
- (d) Decentralization of urban planning to local village councils.

**11. Consider the following statements regarding the Global Bio-India 2024 event:**

1. It showcased India's advancements in biotechnology and bio-pharma industries.
2. The event was organized by the Biotechnology Industry Research Assistance Council (BIRAC).
3. Global Bio-India 2024 focused on developing vaccines for tropical diseases.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2, and 3

**12. Recently, ISRO launched its latest communication satellite for which of the following purposes?**

- (a) To provide broadband internet services across rural India.
- (b) To enhance military communication capabilities for the Indian Navy.
- (c) To support high-resolution earth imaging for disaster management.
- (d) To enable real-time monitoring of India's border regions.

**13. The Ministry of Environment, Forest, and Climate Change recently organized a dialogue on the Montreal Protocol. What was the main focus of this dialogue?**

- (a) Phasing out hydrofluorocarbons (HFCs) to protect the ozone layer.
- (b) Promoting climate-resilient agricultural practices in India.
- (c) Expanding forest cover under the Green India Mission.
- (d) Encouraging international cooperation on renewable energy.

**14. With reference to the recently launched 'Jan Sunwai Portal' by the Ministry of Commerce and Industry, consider the following objectives:**





1. Improving communication between stakeholders and government authorities.
2. Resolving trade disputes between Indian exporters and foreign importers.
3. Enhancing transparency in foreign direct investment (FDI) approvals.

Which of the objectives given above is/are correct?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2, and 3

**15. Consider the following statements regarding the “Open Network for Digital Commerce (ONDC)” initiative:**

1. It is a Government of India initiative aimed at creating a network to facilitate e-commerce for small and medium businesses.
2. ONDC provides the necessary digital infrastructure for companies to establish their own e-commerce platforms, thus reducing dependency on established platforms like Amazon and Flipkart.
3. ONDC focuses on consumer data protection by enforcing privacy standards for all digital platforms.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 only
- (d) 1, 2, and 3

**16. With reference to India’s progress in the field of quantum computing, consider the following statements:**

1. Quantum computing works on principles of superposition and entanglement.
2. India has developed a fully functional quantum computer that can process large volumes of data.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**17. Assertion (A): India has recently signed a comprehensive economic cooperation agreement (CECA) with Australia to boost bilateral trade.**

**Reason (R): Australia is a major supplier of coal and natural gas to India, and this agreement ensures tariff-free access to these resources.**

- (a) Both A and R are true, and R is the correct explanation of A.
- (b) Both A and R are true, but R is not the correct explanation of A.
- (c) A is true, but R is false.
- (d) A is false, but R is true.

**18. Consider the following statements about the “National Green Hydrogen Mission”:**

1. The mission aims to reduce India’s carbon footprint by promoting the production and use of green hydrogen.
2. Green hydrogen is produced using fossil fuels, which makes it less carbon-intensive than traditional methods.





3. The National Green Hydrogen Mission intends to make India a global hub for the production and export of green hydrogen.
  4. The mission is expected to contribute to the decarbonization of sectors like transportation and industry.
- Which of the statements given above is/are correct?

- (a) 1, 3, and 4 only
- (b) 2 and 3 only
- (c) 1 and 4 only
- (d) 1, 2, 3, and 4

**19. Consider the following statements with reference to the "Right to Information (RTI) Act":**

1. The RTI Act grants citizens the right to access information held by public authorities.
2. The Chief Information Commissioner (CIC) has the authority to impose penalties on public officials for non-compliance with RTI requests.
3. The CIC is appointed by a committee comprising the Prime Minister, Leader of the Opposition, and the Chief Justice of India.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 only
- (c) 1 only
- (d) 1, 2, and 3

**20. Assertion (A): The Electoral Bonds Scheme in India allows anonymous donations to political parties.**

**Reason (R): The scheme was introduced to reduce the role of unaccounted cash in political funding.**

- (a) Both A and R are true, and R is the correct explanation of A.
- (b) Both A and R are true, but R is not the correct explanation of A.
- (c) A is true, but R is false.
- (d) A is false, but R is true.

**21. Consider the following statements regarding biofuels in India:**

1. Biofuels are produced from organic materials and can be used as an alternative to fossil fuels.
2. Ethanol, biodiesel, and biogas are commonly used biofuels in India.
3. The National Biofuel Policy aims to achieve 30% blending of biofuels in petrol and diesel by 2030.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2, and 3

**22. Consider the following statements regarding India's recent advancements in healthcare digitization:**

1. The Ayushman Bharat Digital Mission (ABDM) aims to provide unique digital health IDs to citizens for efficient health record management.
2. ABDM facilitates the integration of health data across private and public hospitals to improve access to patient history.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only





- (c) Both 1 and 2
- (d) Neither 1 nor 2

**23. Assertion (A): The Reserve Bank of India (RBI) raised its policy rates in the latest monetary policy review.**

**Reason (R): The primary goal of the rate hike is to control inflation by reducing the money supply in the economy.**

- (a) Both A and R are true, and R is the correct explanation of A.
- (b) Both A and R are true, but R is not the correct explanation of A.
- (c) A is true, but R is false.
- (d) A is false, but R is true.

**24. Consider the following statements about the “Pradhan Mantri Fasal Bima Yojana (PMFBY)”:**

1. The scheme aims to provide crop insurance to farmers against non-preventable risks like drought, floods, and pests.
2. Premium rates paid by farmers are capped at 5% for food crops.
3. PMFBY is a centrally sponsored scheme where both the state and central governments contribute to the premium subsidy.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2, and 3

**25. Consider the following statements about India’s relations with African nations:**

1. India is a major partner in the development of Africa’s solar power infrastructure.
2. India is one of the largest contributors to African Union-led peacekeeping missions.
3. India has provided substantial loans and grants to African countries under the “Africa-India Development Partnership.”

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2, and 3

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## Answers with Explanation

### 1. Answer: (a) 1 and 2 only

#### Explanation:

- The RBI report mentioned that the narrowing gap between credit and deposit growth is partly due to the rise in fixed deposit interest rates, which have attracted more depositors.
- The RBI has also issued warnings to banks against over-reliance on short-term funding sources like Certificates of Deposit (CDs) due to the potential risks they pose to liquidity management.
- However, while microfinance institutions (MFIs) have shown rising NPAs, the overall credit growth moderation has been more due to other factors, not just slower MFI loan growth

### 2. Answer: (c) 1, 2, and 3

#### Explanation:

- MFIs indeed play a critical role in extending credit to rural and underserved areas, helping in poverty alleviation and boosting rural economic activity.
- The rise in non-performing assets (NPAs) in MFIs poses a risk to financial stability in these areas, which could potentially slow down rural economic recovery.
- The RBI report suggests caution in MFI loan growth to avoid systemic risks that may emerge from a high NPA environment

### 3. Answer: (a) Higher interest rates on FDs could reduce household consumption, slowing down economic growth.

#### Explanation:

- Higher fixed deposit (FD) interest rates typically lead to increased household savings, which can reduce consumption expenditure in the short term. Reduced consumption may slow down economic growth as household spending is a key driver of demand in the economy.
- While increased savings might boost future investment, the immediate impact of higher FD rates is more likely to contract consumer spending, rather than immediately accelerating growth

### 4. Answer: (a) It will reduce tax-related litigation and enhance revenue collection.

#### Explanation:

- The Direct Tax Vivad Se Vishwas (DTVSV) Scheme, 2024, aims to resolve long-pending tax disputes by offering a simplified mechanism for settlement, thereby reducing litigation.
- By clearing pending disputes and appeals, the government expects enhanced tax compliance and improved revenue collection, benefiting the overall fiscal health of the economy

### 5. Answer: (b) 2 and 3 only

#### Explanation:

- The RBI expects inflation to stabilize, but not necessarily remain below the 4% target for the rest of FY 2024-25. While stable international crude oil prices are likely to help in managing inflation, the recent rise in food prices, especially vegetables, poses a significant short-term inflation risk.





- Therefore, statements 2 and 3 are correct, but statement 1 is overly optimistic and incorrect based on current projections.

#### 6. Quad Summit 2024:

**Answer: (a) 1 and 2 only**

**Explanation:**

- **Statement 1:** At the 2024 Quad Summit, the member countries (India, the US, Japan, and Australia) agreed on a joint venture to explore lithium reserves, particularly in Latin America, as part of a broader strategy to secure critical minerals needed for clean energy and electric vehicle production. This initiative is aligned with their goals to reduce dependency on China for critical minerals.
- **Statement 2:** The Quad members reiterated their commitment to maintaining a free, open, and inclusive Indo-Pacific region, a central theme of Quad discussions. This commitment counters regional hegemonistic tendencies, especially in the South China Sea.
- **Statement 3:** South Korea has not been formally included as a permanent member of the Quad. Although there have been discussions about expanding the Quad, South Korea remains outside the formal structure for now. Therefore, this statement is incorrect.

Thus, the correct option is **(a) 1 and 2 only**.

#### 7. India-GCC Discussions on Renewable Energy Cooperation:

**Answer: (b) The establishment of a Green Hydrogen corridor between India and GCC countries**

**Explanation:**

- **Option (a):** While solar energy projects are important, the key outcome of the recent talks was not a joint agreement to build solar energy projects across the Middle East. There were discussions on broad energy cooperation, but this was not the main result.
- **Option (b):** The talks between India and the GCC countries focused heavily on renewable energy cooperation, particularly the creation of a **Green Hydrogen corridor**. This would allow for the transportation and exchange of green hydrogen between India and the GCC, aiding both regions in achieving their renewable energy goals.
- **Option (c):** No agreement was reached specifically on sharing nuclear energy technology between India and the UAE. Such discussions may exist in broader contexts, but they were not the focus of this round of talks.
- **Option (d):** Wind energy infrastructure was not the primary subject of these discussions. Instead, green hydrogen cooperation took the spotlight.

Thus, the correct option is **(b) The establishment of a Green Hydrogen corridor between India and GCC countries**.

#### 8. Bamboo and Climate Change Mitigation:

**Answer: (a) 1 and 2 only**

**Explanation:**

- **Statement 1:** Bamboo is indeed a fast-growing plant, and it is well-known for its high carbon sequestration capacity. It can absorb carbon dioxide at a faster rate compared to many traditional tree species, making it a powerful tool for climate change mitigation. This benefit was emphasized during World Bamboo Day 2024.







- **Statement 2:** Bamboo has emerged as a sustainable alternative to plastics in various industries, including packaging, due to its biodegradability and renewability. This is one of the key reasons it is being promoted in climate action discussions.
- **Statement 3:** This statement is incorrect. Bamboo plantations generally require less water than traditional tree plantations, making them a more sustainable option in water-scarce areas.

Thus, the correct option is **(a) 1 and 2 only**.

### 9. Decline in Low-Skilled Jobs in Export Sectors:

**Answer: (b) Increased automation in the textile and apparel industry**

**Explanation:**

- **Option (a):** While high-skill manufacturing has grown in India, it has not been the main reason for the decline in low-skilled jobs.
- **Option (b):** The World Bank report highlights increased automation, particularly in labor-intensive sectors like textiles and apparel, as a major factor for the decline in low-skilled jobs. Automation reduces the need for manual labor in these industries.
- **Option (c):** There has been a shift in global demand, but this alone is not the key driver behind the decline in low-skilled jobs.
- **Option (d):** India's focus on the services sector has contributed to economic growth, but it is not the direct reason for the decline in low-skilled manufacturing jobs in export sectors.

Thus, the correct option is **(b) Increased automation in the textile and apparel industry**.

### 10. Urban Policy Framework 2024 and the Rural-Urban Continuum:

**Answer: (b) Promotion of inclusive cities through rural-urban linkages**

**Explanation:**

- **Option (a):** While employment schemes are important, the creation of a national urban employment guarantee scheme was not a major recommendation of the "Urban Policy Framework 2024."
- **Option (b):** The report emphasizes the promotion of inclusive cities through the enhancement of rural-urban linkages, which aim to create integrated development between rural and urban areas. This helps bridge the gap between the two regions and improves living conditions for all.
- **Option (c):** Imposing higher taxes on urban infrastructure was not a recommendation.
- **Option (d):** Decentralization of urban planning is important, but the focus was on rural-urban linkages, not on devolving urban planning to village councils.

Thus, the correct option is **(b) Promotion of inclusive cities through rural-urban linkages**.

### 11. Consider the following statements regarding the Global Bio-India 2024 event:

**Answer: (b) 1 and 2 only**

**Explanation:**

- **Statement 1:** The Global Bio-India 2024 event indeed showcased India's advancements in biotechnology and bio-pharma industries, including innovations in biopharma, bio-agriculture, and bio-industrial sectors.
- **Statement 2:** The event was organized by the Biotechnology Industry Research Assistance Council (BIRAC), which supports innovation and entrepreneurship in the biotechnology sector.
- **Statement 3:** While the event did discuss vaccine development, the main focus was not solely on vaccines for tropical diseases. Instead, the event covered a broad range of topics, including bio-industrial advancements and bio-manufacturing.





Thus, **statements 1 and 2** are correct, while **statement 3** is incorrect, making **(b) 1 and 2 only** the correct answer.

**12. Recently, ISRO launched its latest communication satellite for which of the following purposes?**

**Answer: (b) To enhance military communication capabilities for the Indian Navy.**

**Explanation:**

- The recent ISRO satellite launch was aimed at enhancing communication capabilities, particularly for the Indian Navy and other defense sectors. This satellite provides secure and encrypted communication services to ensure smooth operations for the Indian military forces.
- Other options, such as broadband services for rural India or real-time border monitoring, may be part of different satellite missions, but this specific launch focused on military communication capabilities.

Thus, the correct answer is **(b) To enhance military communication capabilities for the Indian Navy.**

**13. The Ministry of Environment, Forest, and Climate Change recently organized a dialogue on the Montreal Protocol. What was the main focus of this dialogue?**

**Answer: (a) Phasing out hydrofluorocarbons (HFCs) to protect the ozone layer.**

**Explanation:**

- The Montreal Protocol is primarily focused on phasing out ozone-depleting substances, including hydrofluorocarbons (HFCs). The main objective of the recent dialogue was to discuss India's efforts and contributions to this global effort to reduce the use of HFCs, which contribute to both ozone depletion and global warming.
- Other options like climate-resilient agricultural practices or renewable energy were not the main focus of this dialogue, although they may be relevant to broader environmental discussions.

Thus, the correct answer is **(a) Phasing out hydrofluorocarbons (HFCs) to protect the ozone layer.**

**14. With reference to the recently launched 'Jan Sunwai Portal' by the Ministry of Commerce and Industry, consider the following objectives:**

**Answer: (b) 1 and 2 only**

**Explanation:**

- **Statement 1:** The 'Jan Sunwai Portal' was launched to improve communication between stakeholders, such as businesses and exporters, and the relevant government authorities. This is to ensure that grievances are addressed efficiently.
- **Statement 2:** One of the main objectives is to resolve trade disputes between Indian exporters and foreign importers, making it easier for businesses to resolve conflicts and ensure smooth international trade.
- **Statement 3:** Enhancing transparency in foreign direct investment (FDI) approvals is not a primary focus of the Jan Sunwai Portal; this would typically fall under the purview of different initiatives.

Thus, **statements 1 and 2** are correct, while **statement 3** is incorrect, making **(b) 1 and 2 only** the correct answer.

**15.**

**Answer: (a) 1 and 2 only**

**Explanation:**

- **Statement 1:** ONDC is an initiative by the Government of India to democratize digital commerce and facilitate e-commerce for small and medium businesses.





- **Statement 2:** ONDC provides infrastructure to reduce reliance on dominant platforms like Amazon and Flipkart by allowing businesses to create their own e-commerce platforms.
- **Statement 3:** ONDC focuses on digital commerce, but it does not primarily enforce privacy standards. Its primary goal is network facilitation rather than data protection.

Thus, **statements 1 and 2** are correct.

16.

**Answer: (a) 1 only**

**Explanation:**

- **Statement 1:** Quantum computing indeed works on the principles of superposition and entanglement, which are key to its computational advantages over classical computing.
- **Statement 2:** India has made significant progress in quantum computing research, but it has not yet developed a fully functional quantum computer that can process large volumes of data.

Thus, **only statement 1** is correct.

17.

**Answer: (b) Both A and R are true, but R is not the correct explanation of A.**

**Explanation:**

- **Assertion (A):** India and Australia have signed a Comprehensive Economic Cooperation Agreement (CECA) to boost bilateral trade.
- **Reason (R):** While Australia is a major supplier of coal and natural gas to India, the CECA covers a wide range of goods and services beyond just energy resources. The agreement aims to enhance economic ties across multiple sectors, not solely to ensure tariff-free access to coal and gas.

Thus, **both A and R are true**, but R does not fully explain A.

18.

**Answer: (a) 1, 3, and 4 only**

**Explanation:**

- **Statement 1:** The mission promotes the production and use of green hydrogen to reduce India's carbon footprint.
- **Statement 2:** Green hydrogen is produced using renewable energy, not fossil fuels, making this statement incorrect.
- **Statement 3:** The mission aims to position India as a global hub for green hydrogen production and export.
- **Statement 4:** It is intended to contribute to the decarbonization of hard-to-abate sectors like transportation and industry.

Thus, **statements 1, 3, and 4** are correct.

19.

**Answer: (a) 1 and 2 only**

**Explanation:**

- **Statement 1:** The RTI Act provides citizens with the right to access information held by public authorities.
- **Statement 2:** The Chief Information Commissioner (CIC) can impose penalties on public officials for delays or failure to provide information.
- **Statement 3:** The CIC is appointed by a committee comprising the Prime Minister, Leader of the Opposition, and a Cabinet Minister (not the Chief Justice of India).





Thus, **statements 1 and 2** are correct.

**20.**

**Answer: (a) Both A and R are true, and R is the correct explanation of A.**

**Explanation:**

- **Assertion (A):** The Electoral Bonds Scheme allows anonymous donations to political parties, providing confidentiality to donors.
- **Reason (R):** The scheme was introduced to curb the role of unaccounted cash in political funding, making this the correct explanation for A.

Thus, **both A and R are true**, and R is the correct explanation of A.

**21.**

**Answer: (a) 1 and 2 only**

**Explanation:**

- **Statement 1:** Biofuels are derived from organic materials and serve as an alternative to fossil fuels.
- **Statement 2:** Ethanol, biodiesel, and biogas are the most commonly used biofuels in India.
- **Statement 3:** The National Biofuel Policy targets 20% biofuel blending by 2030, not 30%.

Thus, **statements 1 and 2** are correct.

**22.**

**Answer: (c) Both 1 and 2**

**Explanation:**

- **Statement 1:** The Ayushman Bharat Digital Mission (ABDM) aims to provide unique digital health IDs to citizens for better health record management.
- **Statement 2:** ABDM seeks to integrate health data across public and private hospitals, enabling better access to patient history and improving healthcare delivery.

Thus, **both statements** are correct.

**23.**

**Answer: (a) Both A and R are true, and R is the correct explanation of A.**

**Explanation:**

- **Assertion (A):** The RBI raised its policy rates to control inflation.
- **Reason (R):** Increasing the policy rate helps reduce the money supply in the economy, curbing inflation by making borrowing more expensive, which is the correct explanation for A.

Thus, **both A and R are true**, and R is the correct explanation of A.

**24.**

**Answer: (d) 1, 2, and 3**

**Explanation:**

- **Statement 1:** PMFBY provides insurance to farmers against risks like drought, floods, and pests.
- **Statement 2:** Premiums paid by farmers are capped at 2% for food crops and 5% for horticultural crops.
- **Statement 3:** The scheme is a centrally sponsored scheme with contributions from both the state and central governments.

Thus, **all three statements are correct**.

**25.**

**Answer: (d) 1, 2, and 3**

**Explanation:**





- **Statement 1:** India is a significant partner in Africa's solar power infrastructure development, particularly through the International Solar Alliance.
- **Statement 2:** India is a major contributor to African Union-led peacekeeping missions.
- **Statement 3:** India has provided loans and grants to various African countries under initiatives like the "Africa-India Development Partnership."

Thus, **all three statements are correct.**

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